

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

Attorney Docket No.: GHFL-0312

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: **LOTTERY INSURANCE METHOD**, the specification of which

(check one) X is attached hereto.

 was filed on as Application Serial No. and was amended on (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above and the drawings to which it refers.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations Sec. 1.56(a).

I hereby claim the benefit under Title 35, United States Code Sec. 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §. 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Sec. 1.56(a) which occurred between the filing date of the prior application and the national or PCT International filing date of this application:

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Application Serial No.	Filing Date	Status

<u> </u>	<u> </u>	<u> </u>
Application Serial No.	Filing Date	Status

105280-2741560

POWER OF ATTORNEY

Applicant hereby appoints Albert L. Schmeiser, Registration No. 30,681, Arlen L. Olsen, Registration No. 37, 543, Charles T. Watts, Registration No. 16,564, Jack P. Friedman, Reg. No. 44,688, S. Jared Pitts, Registration No. 38,579, Kenneth C. Booth, Registration No. 42,342, Susan Sutterfield Wilks, Registration No. 48,192, Kenneth A. Nelson, Registration No. P-48,677, Diane E. Smith, Registration No. 40,180, John A. Merecki, Registration No. 35,812, Mark R. Ferran, Registration No. 46,695 and Anthony M. Palagonia, Registration No. 41,237 of Schmeiser, Olsen & Watts LLP, 18 East University Drive, Suite 101, Mesa, Arizona, 85201, (480) 655-0073, to prosecute this application to register, to transact all business in this Patent and Trademark Office in connection therewith.

SEND CORRESPONDENCE TO: Kenneth A. Nelson
Schmeiser, Olsen & Watts LLP
18 East University Drive, #101
Mesa, Arizona 85201

DIRECT TELEPHONE CALLS TO: Kenneth A. Nelson
480-655-0073

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF INVENTOR: Manu Ghela

SIGNATURE: Manu Ghela DATE: 8.28.01

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CITIZENSHIP: United States of America

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